

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re GARY B SCHAEFFER
Debtor

Case No. 09-17126
Reporting Period: 11-26 / 12-26
Social Security # 0893
(last 4 digits only)

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		✓	
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor Gary B Schaeffer

Date 12-6-11

Signature of Joint Debtor _____

Date _____

In re GARY B SCHAEFFER
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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

Cash - Beginning of Month	329.19	
RECEIPTS		
Wages (Net)	23,210.70	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	3,309.94	
Total Receipts	26,520.64	
Mortgage Payment(s)		5486 -
REPAIR Payment(s)		3308 -
Other Secured Note Payments		1950 -
Utilities		1700 -
Insurance		300 -
Auto Expense HOME INTERNET		103.65
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		205 -
Food, Clothing, Hygiene		220.24
Charitable Contributions		
Alimony and Child Support Payments		1452 -
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		469
Gifts		148.46
Other (attach schedule)		89.39
Total Ordinary Disbursements		15,431.74
Professional Fees (Bank)		20 -
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		15,451.74
Total Disbursements (Ordinary + Reorganization)		15,451.74
Net Cash Flow (Total Receipts - Total Disbursements)		11,068.90
Cash - End of Month (Must equal reconciled bank statement)		11,398.09

MAINTENANCE

In re GARY B SCHAEFER
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g Period: 11-26 / 12-26

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

OTHER
DEVICES }

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

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Debtor**Reporting Period:**

CASH DISBURSEMENTS

Total Cash Disbursements

Total Bank Account Disbursements

Total Disbursements for the Month

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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence		
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS		
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
TOTAL PERSONAL PROPERTY		
TOTAL ASSETS		

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (list creditor)						
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

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DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		✓
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
4	Is the Debtor delinquent in paying any insurance premium payment?		✓
5	Have any payments been made on pre-petition liabilities this reporting period?		✓
6	Are any post petition State or Federal income taxes past due?		✓
7	Are any post petition real estate taxes past due?		✓
8	Are any other post petition taxes past due?		✓
9	Have any pre-petition taxes been paid during this reporting period?		✓
10	Are any amounts owed to post petition creditors delinquent?		✓
11	Have any post petition loans been received by the Debtor from any party?		✓
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		✓
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		✓

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/30	Debit Card Purchase 11/26 05:40a #1947 USAIRWAY03724109821235 NEWARK NJ 10333 Airlines & Airports	25.00	TRAVEL	9,735.97
12/01	Debit Card Purchase 11/29 01:06p #1947 KFC-#031 QPS NEW YORK NY 10334 Restaurant/Bar	4.25	FOOD	
12/01	Debit PIN Purchase 04:45p #1947 2025 BROADWAY NEW YORK NYUS02159	40.00	RX COPY	
12/01	ACH Electronic Debit FIA CardServices CHECK PYMT 0000000477	750.00	B of A	8,941.72
12/02	Debit Card Purchase 11/29 08:52a #1947 MTA MVM 72ND STREETQPS 212-METROCARD NY 10335 Misc Transportation	89.00	MTA METROCARD	
12/02	Debit Card Purchase 11/28 11:49a #1947 APL*ITUNES 866-712-7753 CA 10335 Specialty Retail stores	27.36	Internet HOME	
12/02	Debit Card Purchase 11/29 09:04a #1947 MCDONALD'S F18884 NEW YORK NY 10335 Restaurant/Bar	4.89	FOOD	
12/02	Check # 479	484.00	CS	8,336.47
12/03	Debit Card Purchase 11/30 08:59a #1947 MCDONALD'S F18884 NEW YORK NY 10336 Restaurant/Bar	5.75	FOOD	
12/03	ACH Electronic Debit CITIMORTGAGE INC CHECK PYMT 0000000480	3,484.00	2025 MTG PAYMENT	4,846.72
12/06	Debit Card Purchase 12/02 02:35p #1947 REEBOK SPORTS CLUB NY NEW YORK NY 10337 Recreational Services	355.00	Gym	
12/06	Debit Card Purchase 12/02 02:15p #1947 WWW*EARTHLINK.NET 800-719-4660 GA 10337 Misc Business Services	32.85	Home INTERNET	
12/06	Debit Card Purchase 12/02 06:01p #1947 MAYSON II CLEANERS NEW YORK NY 10337 Misc Personal Services	20.50	DRY CLEANERS	
12/06	Debit PIN Purchase 12/04 04:57p #1947 163 WEST 72ND STREET NEW YORK NYUS02154	72.78	VITAMINS	4,365.59
12/07	Debit Card Purchase 12/03 09:25a #1947 PRANZO QPS NEW YORK NY 10338 Restaurant/Bar	3.27	FOOD	4,362.32
12/10	Debit Card Purchase 12/08 04:49p #1947 STAGE DELI OF NEW YORK NEW YORK NY 10343 Restaurant/Bar	23.79	FOOD	
12/10	Check # 481	2,808.00	2025 MAINTENANCE	
12/13	Deposit 05:39p Teller		3,300.00 250 MERCEDES RENT	1,530.53
12/13	Debit Card Purchase 12/08 04:35a #1947 APL*ITUNES 866-712-7753 CA 10344 Specialty Retail stores	34.50	INTERNET	
12/13	Check # 482	484.00	CS	4,312.03
12/15	Debit Card Purchase 12/13 #1947 INT*INTELIUS CM 888-445-2727 WA 10348 Misc Business Services	4.99	INTERNET ERROR	
12/15	Debit Card Purchase 12/13 #1947 INT*INTELIUS CM 888-445-2727 WA 10348 Misc Business Services	4.95	INTERNET ERROR	
12/15	Check # 483	2,002.00	250 MERCEDES MTG	
12/15	Check # 485	165.00	PENTIST	2,135.09
12/17	Debit Card Purchase 12/14 09:24p #1947 APL*ITUNES 866-712-7753 CA 10350 Specialty Retail stores	10.32	Home INTERNET	
12/17	Check # 484	500.00	250 MERCEDES MAINTENANCE	1,624.77
12/20	Debit Card Purchase 12/16 09:07a #1947 PRANZO QPS NEW YORK NY 10351 Restaurant/Bar	3.27	FOOD	
12/20	Check # 486	484.00	CS	1,137.50
12/21	Debit Card Purchase Return 12/18 #1947 INT*INTELIUS CM 888-445-2727 WA 10354 Misc Business Services		4.95 INTERNET REFUND	
12/21	Debit Card Purchase Return 12/18 #1947 INT*INTELIUS CM 888-445-2727 WA 10354 Misc Business Services		4.99 INTERNET REFUND	
12/21	ACH Electronic Debit PAYPAL INST XFER	24.45	PAYPAL EBAY fees	
12/21	Debit Card Purchase 12/19 01:09p #1947 HOLIDAY MALL PHOTOS TP NEW YORK NY 10354 Misc Personal Services	54.35	XMAS GIFT	
12/21	Debit Card Purchase 12/17 12:08p #1947 AOL*FS MozyHome 866-485-9217 VA 10352 Specialty Retail stores	4.95	Home INTERNET	

CHECKING ACTIVITY
Continued

Date	Description	Amount Subtracted	Amount Added	Balance
12/21	Debit Card Purchase 12/17 09:16a #1947 PRANZO QPS NEW YORK NY 10352 Restaurant/Bar	3.27	FOOD	1,060.42
12/22	Debit Card Purchase 12/19 09:46p #1947 COMMON APP - BARNARD C 212-8542014 VA 10355 Specialty Retail stores	55.00	COLLEGE fee FOR TWINS	
12/22	Debit Card Purchase 12/20 10:09p #1947 AOL* SERVICE 1210 800-827-6364 NY 10355 Misc Business Services	25.90	HOME INTERNET	979.52
12/23	Debit Card Purchase 12/20 01:43p #1947 SHING WON CHINESE REST NEW YORK NY 10356 Restaurant/Bar	15.13	FOOD	964.39
12/24	ACH Electronic Credit GLOBAL SAGE LTD PAYROLL		11,605.35 G.S. BAYDAN	
12/24	Cash Withdrawal 01:04p #1947 Teller	850.00	HOME utilities & Groceries	
12/24	Debit Card Purchase 12/21 08:41p #1947 IVYS CAFE QPS NEW YORK NY 10357 Restaurant/Bar	21.65	FOOD	
12/24	Check # 487	300.00	INSURANCE	11,398.09
	Total Subtracted/Added	15,451.74	26,520.64	

All transaction times and dates reflected are based on Eastern Standard Time.

Overdraft and Returned Item Fees		
	Statement Period Total	Year to Date Total
Total Overdraft Fees	\$0.00	\$68.00
Total Returned Item Fees	\$0.00	\$0.00

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
478	11/29	850.00	482	12/13	484.00	484	12/17	500.00	486	12/20	484.00
479	12/02	484.00	483	12/15	2,002.00	485	12/15	165.00	487	12/24	300.00
481*	12/10	2,808.00									

* Indicates gap in check number sequence

ThankYou® Points Summary

Points from checking account and other products and services	100
Points from debit card purchases	489
Adjusted points	-4
Total Points forwarded to Citi® ThankYou® Rewards	585

Go to thankyou.com to review your point balance and redeem!

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

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